In re:
Diego R Pimentel
Milady A. Pimentel
Debtors

Case No. 14-00759-RNO Chapter 13

TOTAL: 25

## **CERTIFICATE OF NOTICE**

District/off: 0314-5 User: CourtneyG Page 1 of 2 Date Rcvd: Apr 25, 2019 Form ID: 3180W Total Noticed: 38

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 27, 2019.
                                        99-09 95th Street, Apt 3-C, Ozone Park, NY
., 99-09 96th St, Apt 3-C, Ozone, NY 11416
                  +Diego R Pimentel,
                                                                                Ozone Park, NY 11416-2533
db
                  Milady A. Pimentel, 99-09 96th St,
jdb
                                            440 S. LaSalle Street, Suite 2000,
                                                                                        Chicago, IL 60605-5011
cr
                  +Fay Servicing, LLC,
                  +Chase, P.O. Box 24696, Columbus, OH 43224-0696
+DSNB American Express, P.O. Box 8218, Mason, OH 45040-8218
4449097
4449100
4457021
                  +Department Stores National Bank/American Express,
                                                                                 Bankruptcy Processing,
                                                                                                            Po Box 8053,
                    Mason, OH 45040-8053
                  +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-
+NRZ Pass-Through Trust V, Fay Servicing, LLC, 939 W. North Avenue, Suite 680,
4610527
                                                                                            Columbus, OH 43219-6009
4760154
                    Chicago, IL 60642-1231
                    NRZ Pass-Through Trust V, Fay Servicing, LLC, 939 W. North Avenue, Suite 680, Chicago, IL 60642, NRZ Pass-Through Trust V, Fay Servicing, LLC 60642-1231 People's Alliance, 125 Wireless Blvd, Hauppauge, NY 11788-3961
                  +NRZ Pass-Through Trust V,
4760155
                  +People's Alliance,
4449109
                  +People's Alliance Federal Credit Union,
                   People's Alliance Federal Credit Union, 125 Wireless Boulevard, Hauppe
Pocono Emergency Physicians, PO Box 8510, Philadelphia, PA 19101-8510
Universal CD CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4521791
                                                                                                   Hauppauge, N.Y. 11788-3961
4449110
4449114
4449115
                   Williamsburg Plantation,
                                                  P.,O. Box 350547,
                                                                          Fort Lauderdale, FL 33335-0547
Atlanta, GA 30353-7104
4470667
                  +EDI: CINGMIDLAND.COM Apr 25 2019 23:13:00
                                                                         AT&T Mobility II LLC, % AT&T Services, Inc,
                   Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
EDI: BL-BECKET.COM Apr 25 2019 23:13:00 Capital One NA, c/o Becket and Lee LLP
                                                                       Capital One NA, c/o Becket and Lee LLP,
4504366
                    POB 3001, Malvern PA 19355-0701
4449098
                  +EDI: SEARS.COM Apr 25 2019 23:13:00
                                                                  Citibank/Sears.
                                                                                       P.O. Box 6282,
                    Sioux Falls, SD 57117-6282
4449099
                   EDI: DISCOVER.COM Apr 25 2019 23:13:00
                                                                      Discover Financial Svc LLC, P.O. Box 15316,
                    Wilmington, DE 19850-5316
                  +EDI: TSYS2.COM Apr 25 2019 23:13:00
4456345
                                                                  Department Stores National Bank/Macys,
                    Bankruptcy Processing, Po Box 8053,
                                                                   Mason, OH 45040-8053
                   EDI: DISCOVER.COM Apr 25 2019 23:13:00
4452847
                                                                      Discover Bank, DB Servicing Corporation,
                    PO Box 3025,
                                    New Albany, OH 43054-3025
4449101
                  +EDI: RMSC.COM Apr 25 2019 23:13:00
                                                                 GE Capital/Walmart, P.O. Box 965024,
                  Orlando, FL 32896-5024
+EDI: RMSC.COM Apr 25 2019 23:13:00
4449102
                                                                  GECRB/Lowes, P.O. Box 965005,
                                                                                                        Orlando, FL 32896-5005
4449103
                   EDI: RMSC.COM Apr 25 2019 23:13:00
                                                                 GECRB/Old Navy,
                                                                                     P.O.Box 965005,
                    Orlando, FL 32896-5005
                  EDI: RMSC.COM Apr 25 2019 23:13:00
+EDI: CBSKOHLS.COM Apr 25 2019 23:13:00
                                                                                P.O. Box 960090,
4449104
                                                                 JC Penney,
                                                                                                      Orlando, FL 32896-0090
                                                                     Kohl's/Capone, P.O. Box 3115,
4449105
                  Milwaukee, WI 53201-3115
+E-mail/Text: bncnotices@becket-lee.com Apr 25 2019 19:07:17
4449105
                                                                                               Kohl's/Capone,
                                                                                                                 P.O. Box 3115,
                    Milwaukee, WI 53201-3115
4449107
                  +EDI: TSYS2.COM Apr 25 2019 23:13:00
                                                                  Macy's, P.O. Box 8218,
                                                                                                  Mason, OH 45040-8218
                  +E-mail/Text: bankruptcydepartment@tsico.com Apr 25 2019 19:07:28
                                                                                                    NCO Financial Services/99,
4449108
                   P.O. Box 15636, Wilmington, DE EDI: PRA.COM Apr 25 2019 23:13:00
                                         Wilmington, DE 19850-5636
4493183
                                                               Portfolio Recovery Associates, LLC,
                    Norfolk VA 23541
                  +EDI: Q3G.COM Apr 25 2019 23:13:00
                                                                Quantum3 Group LLC as agent for,
4833022
                                                                                                         MOMA Funding LLC,
                   PO Box 788, Kirkland, WA 98083-0788, MOMA Funding LLC 98083-0788
EDI: Q3G.COM Apr 25 2019 23:13:00 QU PO Box 788, Kirkland, WA 98083-0788
                                                                   Quantum3 Group LLC as agent for,
4473670
                                                                Quantum3 Group LLC as agent for, MOMA Funding LLC,
4449111
                   EDI: WFFC.COM Apr 25 2019 23:13:00
                                                                 Raymour & Flanigan, PO Box 660431,
                    Dallas, TX 75266-0431
4457831
                  +E-mail/Text: bncmail@w-legal.com Apr 25 2019 19:07:23
                                                                                       TD BANK USA, N.A.,
                  C O WEINSTEIN, PINSON AND RILEY, PS, +EDI: WTRRNBANK.COM Apr 25 2019 23:13:00
                                                                 2001 WESTERN AVENUE, STE 400,
                                                                       WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 TD Bank USA/Target Credit, P.O. Box 673,
4449112
                    Minneapolis, MN 55440-0673
4449106
                   EDI: TFSR.COM Apr 25 2019 23:13:00
                                                                 Lexus Financial Services. PO Box 5855.
                   Carol Stream, IL 60197-5855
EDI: CITICORP.COM Apr 25 2019 23:13:00
4449113
                                                                     The Home Depot/CBNA, P.O.Box 6497,
                    Sioux Falls, SD 57117-6497
4477290
                   EDI: WFFC.COM Apr 25 2019 23:13:00
                                                                 Wells Fargo Bank NA, PO Box 10438,
                    Des Moines IA 50306-0438
```

District/off: 0314-5 User: CourtneyG Page 2 of 2 Date Rcvd: Apr 25, 2019 Form ID: 3180W Total Noticed: 38

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
cr NRZ Pass-Through Trust V, U.S. Bank National Assoc

cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4833021\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 1, \* 2, ## 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on April 25, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com

James Warmbrodt on behalf of Creditor U.S. Bank National Assoc., as Trustee for NRZ, et al bkgroup@kmllawgroup.com

Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Timothy B. Fisher, II on behalf of Debtor 2 Milady A. Pimentel donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 1 Diego R Pimentel donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

ed States Trustee ustpregion03.ha.ecf@usdoj.gov TOTAL: 6

#### 

# **Order of Discharge**

4/25/19

Case number: 5:14-bk-00759-RNO

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diego R Pimentel Milady A. Pimentel

By the court:

Rold N. Con I

Honorable Robert N. Opel, II United States Bankruptcy Judge

By: CourtneyGabriel, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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